Terril Brothers, Inc. Privacy Policy

Terril Brothers, Inc. d/b/a Terril & Company ("Terril"), an independent investment advisory firm that is registered with the Securities and Exchange Commission, is committed to safeguarding your personal information. In establishing an advisory account with Terril, it is necessary that you provide us with certain personal financial information required to manage your account in a manner consistent with your investment objectives. We hold all personal information that you provide to our firm in the strictest confidence. The provisions of this notice apply to both current clients and former clients, unless we state otherwise.

Categories of Personal Information that We Collect and May Disclose

We collect personal information about you from the following sources:

- Information we receive from you on applications or other forms, such as your name, address, telephone number, social security number, assets, and income;
- Information about your transactions with us, such as your account balances and account activity;
- Information that we receive about you from other sources, such as nonaffiliated third parties; and
- Information we receive from you about your health, to the extent that it is needed in the financial planning process.

We may disclose any of the above information that we collect (except for your personal health information) to nonaffiliated third parties, in the manner described below.

Information we May Share with Nonaffiliated Third Parties

We do not sell or provide your personal information to mailing list vendors or solicitors for any purpose. We do not share any of your personal health information with a nonaffiliated third party without your permission. We may share other personal information we obtain about you (as described above) with financial institutions with whom we have joint marketing agreements or other third parties who perform services on our behalf. For example, we may share a limited amount of personal information about you with a securities broker, bank or trust company in order to execute securities transactions or conduct trust activities on your behalf. We may also share such personal information about you with other nonaffiliated third parties as permitted by law, including disclosures necessary to process and service your account, to protect against fraud, to protect the security or confidentiality of our records, or with your consent. We otherwise do not disclose any personal information about our clients to any other nonaffiliated third parties, except as authorized by law. Federal law allows you the right to limit the sharing of your nonpublic personal information. Please contact us immediately at the phone number below if you choose to limit the sharing of your nonpublic personal information beyond what is stated here.

"SMS consent is not shared with third parties."

SMS Terms of Service

By opting into SMS from a web form or other medium, you are agreeing to receive SMS messages from TERRIL & COMPANY. This includes SMS messages for customer care. Message frequency varies. Message and data rates may apply. See privacy policy at https://www.terrilco.com/PrivacyPolicy.pdf. Message HELP for help. Reply STOP to any message to opt out.

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How We Protect Your Personal Information

Keeping your personal information secure is our highest priority. We restrict access to your personal information to employees who need such information in order to provide you with our products and services. We maintain physical, electronic and procedural safeguards that comply with federal standards to guard your personal information.

Please contact Laura Roy at 800-767-0344 or 314-965-0344 should you have any questions regarding our Privacy Policy.